

United States Bankruptcy Court
Western District of Washington

In re:
Fernando Anatolio Soberanis
Carlene Rodrigues Mascarenhas
Debtors

Case No. 18-14240-MLB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: victoriab
Form ID: 309I

Page 1 of 2
Total Noticed: 21

Date Rcvd: Nov 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2018.

db/jdb +Fernando Anatolio Soberanis, Carlene Rodrigues Mascarenhas, 19199 Rainier View Rd SE,
Monroe, WA 98272-8339
tr +Jason Wilson-Aguilar, 600 University St #1300, Seattle, WA 98101-4102
956501667 +First National Credit Card/Legacy, First National Credit Card, PO Box 5097,
Sioux Falls, SD 57117-5097
956501669 +Nationwide Northwest L, 3435 N Cicero Ave, Chicago, IL 60641-3782
956501672 Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mainline@hdm-legal.com Nov 02 2018 01:49:29 Christina L Henry,
Henry & DeGraaff, PS, 150 Nickerson St, Ste 311, Seattle, WA 98109
smg EDI: WADEPREV.COM Nov 02 2018 05:38:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Nov 02 2018 01:49:41 United States Trustee,
700 Stewart St Ste 5103, Seattle, WA 98101-4438
956501662 EDI: CAPITALONE.COM Nov 02 2018 05:38:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
956501663 EDI: CAPITALONE.COM Nov 02 2018 05:38:00 Capital One / Levitz, Attn: Bankruptcy,
PO Box 30285, Salt Lake City, UT 84130-0285
956501664 +EDI: RCSFNBMARIN.COM Nov 02 2018 05:38:00 Credit One Bank, ATTN: Bankruptcy,
PO Box 98873, Las Vegas, NV 89193-8873
956501665 EDI: DISCOVER.COM Nov 02 2018 05:38:00 Discover Financial, PO Box 3025,
New Albany, OH 43054-3025
956501666 +E-mail/Text: bknotice@ercbpo.com Nov 02 2018 01:49:57 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy 8014 Bayberry Road, Jacksonville, FL 32256-7412
956501668 +EDI: PHINGENESIS Nov 02 2018 05:38:00 Genesis Bc/celtic Bank,
Attn: Bankruptcy 268 South State Street, Salt Lake City, UT 84111-5202
956501670 +EDI: AGFINANCE.COM Nov 02 2018 05:38:00 OneMain Financial,
Attn: Bankruptcy 601 NW 2nd Street, Evansville, IN 47708-1013
956501671 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 02 2018 01:47:13 Regional Acceptance Co,
Attn: Bankruptcy 1424 E Firetower Rd, Greenville, NC 27858-4105
956501673 +E-mail/Text: bankruptcydepartment@tsico.com Nov 02 2018 01:50:18 Transworld Sys Inc/33,
Attn: Compliance Dept, PO Box 15630, Wilmington, DE 19850-5630
956501674 EDI: USBANKARS.COM Nov 02 2018 05:38:00 US Bank/RMS CC, Attn: Bankruptcy, PO Box 5229,
Cincinnati, OH 45201-5229
956501675 EDI: VERIZONCOMB.COM Nov 02 2018 05:38:00 Verizon,
Attn: Wireless Bankruptcy Admin 500 Techn, Weldon Springs, MO 63304
956501676 EDI: WFFC.COM Nov 02 2018 05:38:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
PO Box 19657, Irvine, CA 92623-9657
956501677 +E-mail/Text: bankruptcynotice@westlakefinancial.com Nov 02 2018 01:49:53
Westlake Financial Services, Customer Care, PO Box 76809, Los Angeles, CA 90076-0809
TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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Date Rcvd: Nov 01, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2018 at the address(es) listed below:

Christina L Henry on behalf of Debtor Fernando Anatolio Soberanis mainline@hdm-legal.com,
HenryDeGraaffPS@jubileebk.net
Christina L Henry on behalf of Joint Debtor Carlene Rodrigues Mascarenhas
mainline@hdm-legal.com, HenryDeGraaffPS@jubileebk.net
Jason Wilson-Aguilar courtmail@seattlechl3.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Fernando Anatolio Soberanis**

First Name Middle Name Last Name

Debtor 2 **Carlene Rodrigues Mascarenhas**

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Western District of Washington**

Case number: **18-14240-MLB**

Social Security number or ITIN **xxx-xx-8058**

EIN _ _ - _ _ _ _ _

Social Security number or ITIN **xxx-xx-8383**

EIN _ _ - _ _ _ _ _

Date case filed for chapter **13 10/31/18**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****12/2017**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Fernando Anatolio Soberanis	Carlene Rodrigues Mascarenhas
2. All other names used in the last 8 years		
3. Address	19199 Rainier View Rd SE Monroe, WA 98272	19199 Rainier View Rd SE Monroe, WA 98272
4. Debtor's attorney Name and address	Christina L Henry Henry & DeGraaff, PS 150 Nickerson St Ste 311 Seattle, WA 98109	Contact phone 206-330-0595 Email: mainline@hdm-legal.com
5. Bankruptcy trustee Name and address	Jason Wilson-Aguilar 600 University St #1300 Seattle, WA 98101	Contact phone 206-624-5124 Email: courtmail@seattlech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	700 Stewart St, Room 6301 Seattle, WA 98101	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 206-370-5200 Date: 11/1/18

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

December 12, 2018 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Everett Station, Weyerhaeuser Room, 4th Floor, 3201 Smith Avenue, Everett, WA 98201

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 2/11/19

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 1/9/19

Deadline for governmental units to file a proof of claim:

Filing deadline: 4/29/19

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has not filed a plan. The hearing on confirmation will be held on: **1/9/19 at 09:00 AM**, Location: **Everett Station, Weyerhaeuser Room, 4th Floor, 3201 Smith Avenue, Everett, WA 98201.**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.